

Certificate Number: 05781-NJ-DE-036916564

Bankruptcy Case Number: 18-14460



05781-NJ-DE-036916564

### CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on October 20, 2022, at 6:56 o'clock AM PDT, Lawrence Moran completed a course on personal financial management given by internet by Sage Personal Finance, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: October 20, 2022 By: /s/Allison M Geving

Name: Allison M Geving

Title: President